(c) if so, by when the appointment of officers/employees would be made as per norms in the branches of the Punjab National Bank and other Banks in Bulandshahr district of Uttar Pradesh; and

(d) the reasons for not appointing employees as per norms in the branches of banks situated in the rural areas?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) In public sector banks, officers have all India transfer liability. Transfers of award staff is governed under various Awards/Bipartite settlement and understandings with the majority workmen unions. Under the VIII Bipartite settlement, a workman in the non-subordinate cadre is liable to be deployed anywhere within a 'District', irrespective of the distance involved. In cases necessitating deployment outside the district, the workman may be deployed to any branch/office of the Bank situated outside the District upto a distance not exceeding 100 km. from his present place of posting.

(b) Indian Banks' Association has reported that there are no reports of customer service being affected due to employee shortage in the branches of public sector banks.

(c) and (d) Do not arise.

Operation of foreign banks/insurance companies

†1448. DR. CHHATTRAPAL SINGH LODHA: Will the Minister of FINANCE be pleased to state:

(a) the names of the foriegn banks/insurance companies which have been granted permission by Government to do business in the country;

(b) the guidelines issued to the foreign banks/ insurance companies by Government and the conditions on which licences have been issued in this regard;

(c) what steps are being taken by the foreign banks/insurance companies for common man and the people living below poverty line in the country; and

†Original notice of the question was received in Hindi.

(d) the number of cases of violation of Government's guidelines by foreign banks/insurance companies that came to the notice of Government and what action has been taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (d) The information is being collected and will be laid on the Table of the Hosue of the extent available.

Loans to SCs/STs/OBCs farmers by banks

1449. SHRI C. RAMACHANDRAIAH: Will the Minister of FINANCE be pleased to state:

(a) the number of small farmers belonging to SCs/STs/OBCs categories who were provided loans by Regional Rural Banks and Nationalized Banks in the remote districts of the country, State-wise and district-wise during the last three years;

(b) the measures taken by Government to ensure that loans to farmers are provided by banks without any difficulty; and

(c) the success achieved by Government as a result of the measures taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Information is being collected and will be laid on the Table of the House.

(b) In order to mitigate the difficulties faced by the farmers in accessing credit, a number of initiatives to provide hassle free and timely credit have been taken, such as expeditious issuance to Kisan Credit Card (KCC), RBI's instructions to banks not to insist on collateral or margin money for loans upto Rs. 50,000; banks to simplify loaning procedures and extend loans at reasonable rate of interest; banks to process the loan applications expeditiously; branch managers delegated adequate powers to sanction loans to farmers; progress in sanction of loans and pendency to be reviewed at Block/District Level Bankers' Committee Meetings.

As a part of the farm credit package announced by the Government of India in June, 2004, certain debt relief measures were provided to farmers in distress; farmers in arrears and farmers indebted to informal